

<b>Information to identify the case:</b>			
Debtor 1	Cosmo F. Terrigno		
First Name	Middle Name	Last Name	
Debtor 2	Beatrice Terrigno		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 19-18303-ABA			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cosmo F. Terrigno

Beatrice Terrigno

6/26/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cosmo F. Terrigno  
Beatrice Terrigno  
Debtors

Case No. 19-18303-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jun 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Cosmo F. Terrigno, Beatrice Terrigno, 9 Eugene Court, Bridgeton, NJ 08302-3611
aty	+ Jenelle L Hubbard, Schorr & Associates, P.C., 5 SplitRock Drive, Cherry Hill, NJ 08003-1220
cr	+ Bridgeton Onized FCU, c/o McKenna DuPont, 229 Broad St, PO Box 610, Red Bank, NJ 07701-0610
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518201780	+ Bridgeton Onized, 524 N. Pearl St, Bridgeton, NJ 08302-1310
518318203	Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518201783	Card Services - Visa, PO Box 219736, Kansas City, MO 64121-9736
518201787	Comenity Bank/Total Rewards Visa, PO Box 1659584, San Antonio, TX 78265-9584
519017864	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518201790	Greensky, PO Box 71215, Charlotte, NC 28272-1215
518201791	HSN - Community Bank, PO Box 659707, San Antonio, TX 78265-9707
518201792	+ Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910
518261347	+ McKENNA, DuPONT, HIGGINS & STONE, Attention: Michael R. DuPont, Esquire, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518247518	+ Nicholas V. Rogers, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518201798	+ Roseanna Shevchenko, c/o Jenelle Hubbard, Esq., 5 Split Rock Drive, Cherry Hill, NJ 08003-1220
518201800	+ Subaru Motors Finance, c/o Chase, PO Box 78076, Phoenix, AZ 85062-8076
518201809	+ UMB Bank, Attn: Lynda Norris, 4920 Main St, Kansas City, MO 64112-2630

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jun 27 2024 21:50:55	Matthew K Fissel, BROCK & SCOTT, PLLC, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518201778	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:51	American Express, PO Box 1270, Newark, NJ 07101-1270
518288016	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:04:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518201779	EDI: TSYS2	Jun 28 2024 02:12:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
518201782	+ EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0312-1

User: admin

Page 2 of 4

Date Recd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 66

518201781	EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518287539	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518252204	+ Email/Text: RASEBN@raslg.com	Jun 27 2024 21:57:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518201786	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
518201788	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity Bank/William Sonoma, Bankruptcy Department, PO Box 659705, San Antonio, TX 78265-9584
518201793	EDI: CITICORP	Jun 28 2024 02:12:00	Macy's, PO Box 78008, Phoenix, AZ 85062-8008
518201794	EDI: CITICORP	Jun 28 2024 02:12:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
518334100	EDI: Q3G.COM	Jun 28 2024 02:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518340112	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 27 2024 21:58:00	FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518201789	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 27 2024 21:58:00	Freedom Mortgage, 907 Pleasant Valley Ave #3, Mt. Laurel NJ 08054-1210
518263655	+ Email/Text: bankruptcy@greenskycredit.com	Jun 27 2024 21:56:00	Greensky LLC, 1797 Northeast Expressway, Ste 100, Atlanta, GA 30329-2451
518201784	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Chase, PO Box 15298, Wilmington, DE 19850
518201785	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Chase Auto, PO Box 901076, Fort Worth, TX 76101-2070
518285252	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505
518201777	EDI: JPMORGANCHASE	Jun 28 2024 02:12:00	Amazon - Chase Card, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
518318269	+ Email/Text: ecfbnc@aldridgepite.com	Jun 27 2024 21:58:00	JPMorgan Chase Bank, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518273921	+ Email/Text: ecfbnc@aldridgepite.com	Jun 27 2024 21:58:00	JPMorgan Chase Bank, N.A., c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518320365	+ Email/Text: ecfbnc@aldridgepite.com	Jun 27 2024 21:58:00	Jenelle C. Arnold, ALDRIDGE PITE, LLP, 4375 Jutland Dr., Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518201795	EDI: NAVIENTFKASMSERV.COM	Jun 28 2024 02:12:00	Navient, 123 Justison St, 3rd St, Wilmington, DE 19801
518336840	EDI: MAXMSAIDV	Jun 28 2024 02:12:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518331011	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518335683	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518334572	EDI: PRA.COM	Jun 28 2024 02:12:00	

District/off: 0312-1

Date Rcvd: Jun 27, 2024

User: admin

Form ID: 3180W

Page 3 of 4

Total Noticed: 66

518333269	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Ethan Allen, POB 41067, Norfolk VA 23541
518331009	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
518201796	EDI: SYNC	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518201797	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
518319062	EDI: Q3G.COM	Jun 28 2024 02:12:00	Pier 1 Imports - Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617
518319063	EDI: Q3G.COM	Jun 28 2024 02:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518201799	EDI: SALLIEMAEBANK.COM	Jun 28 2024 02:12:00	Sallie Mae, PO Box 8377, Philadelphia, PA 19101-8377
518333709	EDI: SALLIEMAEBANK.COM	Jun 28 2024 02:12:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
518201801	+ Email/Text: bankruptcy@bbandt.com	Jun 27 2024 21:58:00	Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
518318832	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
518201802	EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 960013, Orlando, FL 32896-5061
518201803	EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Ethan Allen, PO Box 960061, Orlando, FL 32896-0061
518201804	EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/TJ Maxx, PO Box 960061, Orlando, FL 32896-0061
518201807	^ MEBN	Jun 27 2024 21:51:05	TD Bank, PO Box 100290, Columbia, SC 29202-3290
518250759	+ Email/Text: bncmail@w-legal.com	Jun 27 2024 22:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518201808	EDI: SYNC	Jun 28 2024 02:12:00	TJX Rewards / SYNCB, PO Box 530949, Atlanta, GA 30353-0949
518201805	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Talbots - Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617
518201806	+ EDI: WTRRNBNK.COM	Jun 28 2024 02:12:00	Target Credit Card Services, PO Box 660170, Dallas, TX 75266-0170
518314868	+ EDI: UMBFINANCIAL.COM	Jun 28 2024 02:12:00	UMB BANK, PO BOX 419734, KANSAS CITY MO 64141-6734

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518335379		FREEDOM MORTGAGE CORPORATION
518322343	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court;, JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 66

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbpcf@brockandscott.com matthew.fissel@brockandscott.com
Michael R. DuPont	on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com lori@redbanklaw.com
Robert Braverman	on behalf of Joint Debtor Beatrice Terrigno rbraverman@mcdowelllegal.com tcuccini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Robert Braverman	on behalf of Debtor Cosmo F. Terrigno rbraverman@mcdowelllegal.com tcuccini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
Thomas G. Egner	on behalf of Joint Debtor Beatrice Terrigno tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnert62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Cosmo F. Terrigno tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnert62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13